

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
INDIANAPOLIS DIVISION

IN RE:

ERIC LARELLE AMOS

VICTORIA MICHELLE AMOS

DEBTORS

)  
) Case No: 21-00976  
) Chapter 13  
)  
)

**MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMENT OF REAL  
PROPERTY IN CHAPTER 13 WITH 30 DAY WAIVER**

Comes now, WILIMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2, (hereinafter  
'Creditor') by counsel, and hereby moves the Court, pursuant to 11 U.S.C. §362(d) and §554, to lift the  
automatic stay and abandon from the bankruptcy estate the following real property located at:

**Lot No. 103 in A.V. Brown's Riverside Park Addition to the City of  
Indianapolis, as per plat thereof, recorded in Plat Book 17, page 132, in  
the Office of the Recorder of Marion County, Indiana.**

and commonly known as: 1205 N. Holmes Avenue, Indianapolis, IN 46222 - referred to as the  
'Property'.

1. The Debtors filed a Chapter 13 case on March 15, 2021- referred to as the 'Petition Date'.
2. A mortgage was given by Dorothy L. Stevenson, title owner of the Property, to secure a promissory note- hereinafter referred to as the 'Note' dated 03/17/2000 and made payable to the original Creditor in the sum of \$33,000.00 - a copy of which is attached as '*Exhibit A*'.
3. Dorothy L. Stevenson is now deceased and Debtors have claimed an interest in the Property as successors and/or heirs of Dorothy L. Stevenson.
4. As of the Petition Date, the amounts to due to Creditor under the Note were secured by a mortgage on the Property, which is more particularly described in the Mortgage – a copy of which is attached as '*Exhibit B*'.
5. The Creditor perfected its interest in the Property by the recordation of its Mortgage in the Marion County Recorder's Office on 04/12/2000. Evidence of perfection is found in '*Exhibit B*'.
6. WILIMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2 is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. WILIMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF

MFRA TRUST 2014-2 directly or through and agent has possession of the promissory note and the promissory note is either made payable to WILIMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2 or has been duly endorse - a copy of the assignment is attached as ***‘Exhibit C’***.

7. As of March 15, 2021, the outstanding principal balance of the Note was \$25,351.63 and the outstanding interest due was \$9,287.25.
8. Debtors have not taken any action to assume the Note or to account for the amounts due under the Note within their Chapter 13 Plan. Accordingly, Debtors have not accounted for Creditor’s interest within their bankruptcy.
9. As of March 15, 2021, the Note is in default by missing the payments for the months of December 2017 through March 2021. A payment history is attached as ***‘Exhibit D’***.
10. As of May 25, 2021, the total arrearage is calculated as 1 times the monthly payment of \$310.91 plus 22 times the monthly payment of \$439.35 plus 1 times the monthly payment of \$408.38 plus 18 times the monthly payment of \$407.21 for a total of \$17,714.77. A payment history is attached as ***‘Exhibit D’***. All current monthly payments are made to the Creditor at: Planet Home Lending, LLC 321 Research Parkway, Suite 303 Meriden, Connecticut 06450-8301.
11. Debtors have also failed to adequately protect or otherwise provide Creditor proof of insurance naming Creditor as loss payee in the event of a casualty loss of the real property, as required by the Note and Mortgage.
12. As of May 10, 2021, the total amount necessary to cure the debt is \$24,218.69 which consists of \$17,714.77 for missed payments and \$6,503.92 in post-petition expenses and fees.
13. The following is an itemization of the expenses and fees that are due post-petition:

a.	Attorney Fees:	\$	1,050.00
b.	Late Charges:	\$	159.24
c.	Corporate Advance:	\$	\$4,473.71
d.	Filing Fee:	\$	181.00
e.	Foreclosure Fees:	\$	753.86
f.	Suspense Credit:	\$	-113.89
	Total Expenses:	\$	6,503.92

14. Creditor’s interests have not been adequately accounted for in Debtors’ bankruptcy and, accordingly, Creditor has not been given adequate protection with regard to its security interest in the Property.
15. The Property is burdensome to the estate or is of inconsequential value and benefit to the estate. Cause exists to lift the automatic stay since the interest of the Creditor is not being adequately protected.
16. That the Rule 4001 fourteen-day stay should be waived upon the entry of an order.

PLEASE TAKE NOTICE THAT any objection must be filed with the Bankruptcy Clerk within 14 days of the date of this notice. Those not required or not permitted to file electronically must deliver any objection by U.S. mail, courier, overnight/express mail, or in person at:

116 U.S. Courthouse  
46 East Ohio Street  
Indianapolis, IN 46204

The objecting party must ensure delivery of the objection to the party filing the motion. If an objection is NOT timely filed, the requested relief may be granted.

WHEREFORE, the creditor moves the Court to enter an order lifting the automatic stay and abandoning the Property, and granting such other relief as appropriate.

Respectfully Submitted,  
BLEECKER BRODEY & ANDREWS  
By: /s/ Christopher J. Neeson  
CHRISTOPHER J. NEESON, Atty. #31767-49  
Attorney for WILIMINGTON TRUST, NATIONAL  
ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT  
SOLELY AS TRUSTEE OF MFRA TRUST 2014-2  
9247 N. Meridian St., Suite 101  
Indianapolis, IN 46260  
(317) 574-0700 phone  
(317) 574-0770 fax  
bankruptcy@bbanda.com

**Certificate of Service**

This is to certify that a true and accurate copy of this pleading was served on all creditor and all parties of interest by electronic media or placing a copy in the U.S. Mail on June 25, 2021, at the addresses listed below: United States Trustee via email at ustpreregion10.in.ecf@usdoj.gov; Debtors' Attorney, Jerry E. Smith, via email at jerry@debtlaw.us; Chapter 13 Trustee, Ann M. Delaney via email at ECFDelaney@trustee13.com; Debtors, Eric Larelle Amos and Victoria Michelle Amos, at 1205 N Holmes Avenue, Indianapolis, IN 46222.

By: /s / Christopher J. Neeson  
Date: June 25, 2021

## Exhibit A

## WHEN RECORDED MAIL TO

Accredited Home Lenders, Inc.,  
A California Corporation  
15030 Avenue of Science, #100  
San Diego, CA 92128

LOAN NUMBER: [REDACTED]

[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 17, 2000  
DOROTHY L STEVENSON, ADULT UNMARRIED

. The mortgagor is

("Borrower"). This Security Instrument is given to Accredited Home Lenders, Inc., A California Corporation

which is organized and existing under the laws of the State of California  
address is 15030 Avenue of Science, #100, San Diego, CA 92128

, and whose

Thirty Three Thousand and No/100

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 33,000.00 ).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1, 2030

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this

INDIANA-Single Family-FNMA/FHLMC UNIFORM  
INSTRUMENT Form 3015 9/90  
Amended 5/91  
VMP -6R(IN) (9807).01  
VMP MORTGAGE FORMS - (800)521-7291  
Page 1 of 7  
Initials: LS

AHL 161101 (01/00)



04/12/00 11:40AM NANDA MARTIN MARION CTY RECORDER JNV 23.00 PAGES: 8

Inst # 2000-0056368

Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in  
 LOT NO. 103 IN A.V. BROWN'S RIVERSIDE PARK ADDITION TO THE CITY OF  
 INDIANAPOLIS, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 17, PAGE 132, IN THE  
 OFFICE OF THE RECORDER OF MARION COUNTY, INDIANA

MARION County, Indiana:

which has the address of 1205 N HOLMES AVENUE, INDIANAPOLIS  
 Indiana 46222  
 [Zip Code] ("Property Address");

[Street, City],

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.



Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold,



Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

**10. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

**11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security

Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

**14. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**15. Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**16. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**17. Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**18. Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

**20. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.



Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**22. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

**23. Waiver of Valuation and Appraisal.** Borrower waives all right of valuation and appraisal.

**24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable box(es))

- ☐ Adjustable Rate Rider  
☐ Graduated Payment Rider  
☐ Balloon Rider  
☐ VA Rider

- ☐ Condominium Rider  
☐ Planned Unit Development Rider  
☐ Rate Improvement Rider  
☐ Other(s) [specify]

- ☐ 1-4 Family Rider  
☐ Biweekly Payment Rider  
☐ Second Home Rider



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

Dorothy L. Stevenson (Seal)  
DOROTHY L STEVENSON -Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

STATE OF INDIANA,

Marion County ss:

On this 17 day of March, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared Dorothy L Stevenson

WITNESS my hand and official seal.

My Commission Expires: 12-27-06

This instrument was prepared by:

Accredited Home Lenders, Inc.

, and acknowledged the execution of the foregoing instrument.

Carol L Jackson  
Notary Public CAROL L. JACKSON



File No. [REDACTED]

**EXHIBIT "A"**

**Lot No. 103 in A.V. Brown's Riverside Park Addition to the City of  
Indianapolis, as per plat thereof, recorded in Plat Book 17, page 132, in  
the Office of the Recorder of Marion County, Indiana.**



## Exhibit B

## NOTE

March 17th, 2000 INDIANAPOLIS, Indiana  
 [Date] [City] [State]

1205 N HOLMES AVENUE, INDIANAPOLIS, Indiana 46222  
 [Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$33,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Accredited Home Lenders, Inc., A California Corporation.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 10.865 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS****(A) Time and Place of Payments**

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on May 1st, 2000. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on April 1st, 2030, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 10790 Rancho Bernardo Road, SAN DIEGO, CA 92127

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$310.91.

**4. BORROWER'S RIGHT TO PREPAY - See Prepayment Charge Rider attached hereto.**

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**MULTISTATE FIXED RATE NOTE - Single Family - FNMA/FHLMC Uniform Instrument**

VMP-5R (9105).02

Form 3200 12/83  
 Amended 5/91

VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7291

Page 1 of 2

AHL 002101 (12/99)

Initials: *SS*

STEVENSON



**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

*Dorothy L Stevenson*  
DOROTHY L STEVENSON

(Seal)

-Borrower

SSN: [REDACTED]

(Seal)

-Borrower

SSN:

(Seal)

-Borrower

SSN:

(Seal)

-Borrower

(Seal)

-Borrower

SSN:

(Sign Original Only)

(Seal)

-Borrower

Loan No: [REDACTED]

Mortgagee: DOROTHY L STEVENSON

Address: 1205 N HOLMES AVENUE,  
INDIANAPOLIS, Indiana 46222

Loan Amount: \$33,000.00

## ALLONGE TO NOTE

PAY TO THE ORDER OF:

EquiCredit Corporation of America

WITHOUT RECOURSE

Helen G. Hayes

Assistant Secretary  
Accredited Home Lenders, Inc.,  
A California Corporation

WITHOUT RECOURSE  
PAY TO THE ORDER OF

EQUICREDIT CORPORATION OF IN

EquiCredit Corporation of America

By

D. J. WINTON, VP

WITHOUT RECOURSE  
PAY TO THE ORDER OF

EquiCredit Corporation of IN

By

C. JARVIS, AVP



**PREPAYMENT CHARGE RIDER TO NOTE**

THIS PREPAYMENT CHARGE RIDER is made this 17th day of March, 2000 and is incorporated into and shall be deemed to amend and supplement the Note (the "Note") of the same date given by the undersigned (the "Borrower") to Accredited Home Lenders, Inc., a California Corporation (the "Lender").

**NOTICE TO THE BORROWER**

**DO NOT SIGN THIS RIDER TO NOTE BEFORE YOU READ IT. THIS RIDER TO NOTE PROVIDES FOR THE PAYMENT OF A PENALTY IF YOU WISH TO REPAY THE NOTE PRIOR TO THE DATE PROVIDED FOR REPAYMENT IN THE NOTE.**

**PREPAYMENT CHARGE**

I may make a full prepayment or partial prepayments. However, if the aggregate amount of the prepayments made during any twelve (12) month period within Sixty ( 60 ) months of the date of execution of the Note exceeds twenty percent (20%) of the original principal amount of the Note, then as consideration for the acceptance of such prepayment(s), I agree to pay the Note Holder a sum equal to six (6) months interest on the amount by which such prepayment(s) exceed twenty percent (20%) of the original amount of this Note. Any prepayments made after said initial Sixty ( 60 ) month period shall not be subject to any prepayment charge.

<u>Dorothy L Stevenson</u>	<u>3-17-00</u>		
Borrower	DOROTHY L STEVENSON	Date	Borrower
			Date
Borrower		Date	Borrower
			Date
Borrower		Date	Borrower
			Date
Borrower		Date	Borrower
			Date

1<sup>st</sup>: AL, AZ, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, ME, MT, NC, ND, NE, NH, NV, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WY  
 2<sup>ND</sup>: AL, AZ, CA, CO, DE, FL, GA, HI, IL, MA, MT, NE, NH, NV, OK, OR, SD, TN

1<sup>st</sup> & 2<sup>nd</sup> Parity used.

Prepay1.doc

AHL 004400 (01/99)

EXHIBIT C

A201900091617

09/19/2019 09:47 AM

KATHERINE SWEENEY BELL  
MARION COUNTY IN RECORDER

FEE: \$ 35.00

PAGES: 2

By: ER

THIS DOCUMENT IS PROVIDED

**CORPORATE ASSIGNMENT OF MORTGAGE**Marion, Indiana  
Mission Global LLC#: [REDACTED] "STEVENSON"Date of Assignment: SEPTEMBER 13, 2019Assignor: U. S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR NRZ PASS-THROUGH TRUST X BY MFRESIDENTIAL ASSETS I, LLC ITS ATTORNEY-IN-FACT at C/O NEW RESIDENTIAL INVESTMENT CORP - 1345 AVENUES OF THE AMERICAS, 45TH FLOOR, NEW YORK, NY 10105  
Assignee: WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-2 at 350 PARK AVENUE, 20TH FLOOR, NEW YORK, NY 10022Executed By: DOROTHY L STEVENSON ADULT UNMARRIED To: ACCREDITED HOME LENDERS, INC.  
Dated: 03-17-2000 Recorded: 04-12-2000 as Instrument No. 2000-0056368, Book/Reel/Liber N/A, Page/Folio N/A in the County of Marion, State of Indiana.


Property Address: 1205 N HOLMES AVENUE, INDIANAPOLIS, IN 46222

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$33,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

U. S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR NRZ PASS-THROUGH TRUST X BY MFRESIDENTIAL ASSETS I, LLC ITS ATTORNEY-IN-FACT POA: 4/18/2019 in Instrument No.: A201900034062  
On SEPTEMBER 13, 2019By:   
Neil Spagna, Sr. Vice PresidentSTATE OF New York  
COUNTY OF New YorkOn the 13th day of September in the year 2019 before me, the undersigned, personally appeared Neil Spagna, Sr. Vice President of U. S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR NRZ PASS-THROUGH TRUST X BY MFRESIDENTIAL ASSETS I, LLC ITS ATTORNEY-IN-FACT, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
Jannette Ortiz  
Notary Public State of New York  
Notary Expires: 3/25/2023 #01OR6389252  
Qualified in New York CountyJANNETTE ORTIZ  
Notary Public, State of New York  
Registration #01OR6389252  
Qualified in New York County  
Commission Expires March 25, 2023

\*9/13/2019 3:55:48 PM [REDACTED] INSTATE\_MORT\_ASSIGN\_ASSN

## Exhibit D

BNKC [REDACTED] BNKRUPTCY PROOF OF CLM CH 13 INV K40 03/15/21 15:14:52  
 DL STEVENSO DUE 12/01/17 PMT 310.91 TYPE CONV. RES  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222  
 ----- PRE-PETITION CLAIM -----PRO PSO-----  
 CLAIMED ACKNOWLEDGED CONFIRMED CLAIM TOT CONFIRMED TOT PRIN BALANCE  
 03-16-21 17,059.59 \* 17,059.59 25,351.63  
 REVISED CLAIM MONTH: MM/YY PRE-PETITION CLAIM: Y CLM: OVR: Y  
 ----- PAYMENTS ----- LATE CHARGES -----  

DUE DATE - DUE DATE	AMOUNT	TOTAL	NUM	AMOUNT	TOTAL	PD-TO-DT
12-01-17 - 12-01-17	310.91	310.91	1	.00	.00	
01-01-18 - 10-01-19	439.35	9,665.70	22	.00	.00	
11-01-19 - 11-01-19	408.38	408.38	1	.00	.00	
12-01-19 - 03-01-21	407.21	6,515.36	16	.00	.00	
12-01-17 - 03-01-21		16,900.35	40		.00	.00



**MSP® Explorer: History of Corporate Advance Tran (DDCH)**

571-\ PLANET HOME LENDING

Loan Number: [REDACTED]

Borrower Name: STEVENSON,DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HISTORY SCREEN K40/001 05/18/21 13:15:07  
 DL STEVENSO L:R F:S B:A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* MORE \*-----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_\_\_\_\_ SORT \_\_\_\_\_ SORT \_\_\_\_\_ SORT \_\_\_\_\_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DISBDT

601	4TC	0026	051221		1.00			71T01	TAXB	DUP	TAX	BILL	FEE
632	NIV	0025	042121		503.86	ATTYANDREW	93R01	FCSC	FC	SALE	COSTS		
630	NIV	0024	042121		250.00	ATTYANDREW	93R01	FCAF	FC	ATTNY	FEE		
631	NIV	0023	030221		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION			
632	NIV	0022	011221		503.86	ATTYANDREW	93R01	FCSC	FC	SALE	COSTS		

## MSP® Explorer: History of Corporate Advance Tran (DDCH)

571 - \ PLANET HOME LENDING

Loan Number: [REDACTED]

Borrower Name: STEVENSON,DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HI STORY SCREEN K40/001 05/18/21 13:15:26  
 DL STEVENSO L: R F: S B: A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* MORE \*-----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_ SORT \_ SORT \_ SORT \_ SORT \_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR I D DATE TRAN AMT ESC PAYEE PAYEE RSN DESCR I PTI ON DI SBDT

630	NI V	0021	011221		250.00	ATTYANDREW	93R01	FCAF	FC	ATTNY FEES	
631	NI V	0020	120320		14.00	PRESNATI ON	93R01	INSP	PROP	INSPECTI ON	
630	NI V	0019	101220		560.00	ATTYANDREW	93R01	FCAF	FC	ATTNY FEES	
631	NI V	0018	100820		14.00	PRESNATI ON	93R01	INSP	PROP	INSPECTI ON	
630	NI V	0017	100720		560.00	ATTYANDREW	93R01	FCAF	FC	ATTNY FEES	

## MSP® Explorer: History of Corporate Advance Tran (DDCH)

571 - \ PLANET HOME LENDING

Loan Number [REDACTED]

Borrower Name: STEVENSON,DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HISTORY SCREEN K40/001 05/18/21 13:15:42  
 DL STEVENSO L: R F: S B: A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* MORE \* -----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_ SORT \_ SORT \_ SORT \_ SORT \_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DI SBDT

631	NI V	0016	062520		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION	
632	NI V	0015	052020		75.00	ATTYANDREW	93R01	FCTC	FC	TITLE COSTS	
632	NI V	0014	052020		163.00	ATTYANDREW	93R01	FCSE	FC	SRV COSTS	
630	NI V	0013	052020		250.00	ATTYANDREW	93R01	FCAF	FC	ATTNY FEES	
631	NI V	0012	032520		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION	



## MSP® Explorer: History of Corporate Advance Tran (DDCH)

571 -\ PLANET HOME LENDING

Loan Number: [REDACTED]

Borrower Name: STEVENSON, DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HISTORY SCREEN K40/001 05/18/21 13:15:56  
 DL STEVENSON L: R F: S B: A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* MORE \* -----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_ SORT \_ SORT \_ SORT \_ SORT \_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DI SBDT

632	NI V	0011	022520		250.00	ATTYANDREW	93R01	FCTC	FC	TITLE COSTS	
632	NI V	0010	022520		162.10	ATTYANDREW	93R01	FCFC	FC	FIING COSTS	
630	NI V	0009	022520		35.00	ATTYANDREW	93T01	FCAF	FC	ATTNY FEES	
630	NI V	0008	022520		1,400.00	ATTYANDREW	93R01	FCAF	FC	ATTNY FEES	
601	CMS	0007	022020		25.00	MI SCFI RSTA	71T01	MODC	MOD	CORP ADV	

## MSP® Explorer: History of Corporate Advance Tran (DDCH)

571 -\ PLANET HOME LENDING

Loan Number: [REDACTED]

Borrower Name: STEVENSON, DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HISTORY SCREEN K40/001 05/18/21 13:16:10  
 DL STEVENSON L: R F: S B: A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* MORE \* -----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_ SORT \_ SORT \_ SORT \_ SORT \_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DI SBDT

631	NI V	0006	011420		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION	
601	CMS	0005	111819		125.00	MI SCFI RSTA	71R01	TI RP	TITLE	REPORT	
631	NI V	0004	082619		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION	
631	NI V	0003	053019		14.00	PRESNATION	93R01	INSP	PROP	INSPECTION	
745	CPI	0002	050119		49.06				ELI	LOAN CONV	

## MSP® Explorer: History of Corporate Advance Tran (DDCH)

571 -\ PLANET HOME LENDING

Loan Number: [REDACTED]

Borrower Name: STEVENSON, DOROTHY L

DDCH [REDACTED] CORPORATE ADVANCE HISTORY SCREEN K40/001 05/18/21 13:16:24  
 DL STEVENSON L: R F: S B: A R: 12/01/17 TYPE CONV. RES. MAN B  
 1205 N HOLMES AVE INDIANAPOLIS IN 46222

----- \* END \* -----  
 \_\_\_\_\_ PAYEE \_\_\_\_\_ TRAN \_\_\_\_\_ RSN \_\_\_\_\_ USR \_\_\_\_\_ ESC PAYEE  
 \_ SORT \_ SORT \_ SORT \_ SORT \_ SORT  
 DATE RANGE: \_\_\_\_\_ THRU \_\_\_\_\_  
 TRN USR ID DATE TRAN AMT ESC PAYEE PAYEE RSN DESCRIPTION DI SBDT  
 745 CPI 0001 050119 62.75 ELI LOAN CONV

\*\* BEGINNING CORP ADV BALANCE: 0.00  
 \*\* TOTAL OF TRANS DISPLAYED ON DDCH: 5,337.63  
 \*\* OUTSTANDING CORP ADV BALANCE: 5,337.63

Label Matrix for local noticing  
0756-1  
Case 21-00976-JJG-13  
Southern District of Indiana  
Indianapolis  
Wed Jun 23 15:05:13 EDT 2021

American Acceptance Co LLC  
214 Glencoe Dr  
Valparaiso, IN 46385-7760

Carl L. Peters, Attorney  
8902 B Otis Ave  
Suite 200  
Indianapolis, IN 46216-1033

Consumer Adj  
1671 Larkin  
Fenton, MO 63026

Directv, LLC  
by American InfoSource as agent  
PO Box 5072  
Carol Stream, IL 60197-5072

Equifax  
Attn: Bankruptcy  
PO Box 740241  
Atlanta, GA 30374-0241

IC System  
444 Highway 96 East  
PO Box 64378  
St. Paul, MN 55164-0378

Internal Revenue Service  
Attn: Bankruptcy  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding LLC  
6801 S Cimarron Rd Ste 424J  
Las Vegas, NV 89113-2273

Madison Avenue Associates Inc  
7470 E 82nd St  
Indianapolis, IN 46256-1423

Wilmington Trust, National Association, Not  
Planet Home Lending, LLC  
321 Research Parkway  
Suite 303  
Meriden, CT 06450-8342

Baam Financ  
4302 Lafayette Rd  
Indianapolis, IN 46254-2456

Charter Communications  
400 Atlantic St Floor 10  
Stamford, CT 06901-3512

Coppertree Apts  
9795 Crosspoint Blvd #175  
Indianapolis, IN 46256-3339

Eagle Accounts Group  
7510 Madison Ave  
Indianapolis, IN 46227-5510

Experian  
Attn: Bankruptcy  
PO Box 2002  
Allen, TX 75013-2002

(p)INDIANA DEPARTMENT OF REVENUE  
ATTN BANKRUPTCY  
100 N SENATE AVE  
INDIANAPOLIS IN 46204-2253

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Pinnacle Service Solutions LLC  
4408 Milestrip Rd #247  
Blasdell, NY 14219-2553

AT&T  
Attn: Bankruptcy  
4331 Communications Drive, Floor 4W  
Dallas, TX 75211-1300

(p)BLEECKER BRODEY AND ANDREWS  
9247 N MERIDIAN ST STE 101  
INDIANAPOLIS IN 46260-1813

Citizens Energy Group  
Attn: Bankruptcy  
2020 N Meridian St  
Indianapolis, IN 46202-1393

Creditmax Inc  
12820 Coldwater Rd Ste G  
Fort Wayne, IN 46845-8755

Enhanced Recovery Co L  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104-4868

Indiana Department of Revenue  
Attn: Bankruptcy  
100 N Senate Ave, Rm N203  
Indianapolis, IN 46204-2217

Jerry E. Smith, Attorney CPA, PC  
320 N Meridian St, Suite 515  
Indianapolis, IN 46204-1724

Lvnv Funding Llc  
Po Box 1269  
Greenville, SC 29602-1269

Premier Bankcard, LLC  
Jefferson Capital Systems, LLC Assignee  
PO Box 7999  
St Cloud, MN. 56302-7999



Rmp Llc  
8085 Knue Rd  
Indianapolis, IN 46250-1921

Southwest Credit Syste  
4120 International Pkwy  
Carrollton, TX 75007-1958

Stephen J. Hyatt, Attorney  
9801 Fall Creek Rd  
Indianapolis, IN 46256-4802

(p)T MOBILE  
C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

TransUnion  
Attn: Bankruptcy  
PO Box 1000  
Chester, PA 19016-1000

U.S. Trustee  
Office of U.S. Trustee  
101 W. Ohio St.. Ste. 1000  
Indianapolis, IN 46204-1982

Webbank/Fingerhut  
6250 Ridgewood Rd  
Saint Cloud, MN 56303-0820

Wilmington Trust NA  
1100 N Market St  
Wilmington, DE 19801-1281

World Finance Corp. c/o World Acceptance Cor  
Attn: Bankruptcy Processing Center  
PO Box 6429  
Greenville, SC 29606-6429

World Finance Corporat  
104 S Main St Ste 400  
Greenville, SC 29601-2711

Ann M. DeLaney  
Office of Ann M. Delaney  
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Victoria Michelle Amos  
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Indianapolis, IN 46222-3634

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bleeker, Brodey & Andrews  
9247 N Meridian St Ste 101  
Indianapolis, IN 46260

INDIANA DEPARTMENT OF REVENUE  
BANKRUPTCY SECTION  
100 N SENATE AVE  
INDIANAPOLIS, IN 46204

Jefferson Capital Systems LLC  
PO Box 7999  
Saint Cloud MN 56302-9617

T-Mobile US Inc  
12920 SE 38th Street  
Bellevue, WA 98006

End of Label Matrix  
Mailable recipients 43  
Bypassed recipients 0  
Total 43